

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE:
JOYCE THOMASON**

**CHAPTER 13 CASE NO.:
19-11278-JDW**

OBJECTION TO CONFIRMATION OF FIRST AMENDED PLAN

COMES NOW the Chapter 13 Trustee, Locke D. Barkley (the “Trustee”), by and through counsel, after conducting the Section 341(a) Meeting of Creditors, reviewing the Petition, Schedules, and Statement of Financial Affairs, and files this Objection to Confirmation of First Amended Plan (the “Objection”), and in support thereof states as follows:

1. The Debtor commenced this proceeding by filing a Voluntary Petition on March 25, 2019 (the “Petition Date”). The Debtor filed a proposed First Amended Chapter 13 Plan (Dkt. #14) (the “Plan”) on May 16, 2019.

2. The Debtor is below median income and the proposed term of the Plan is sixty (60) months. The Plan does not provide for a distribution to nonpriority unsecured creditors.

3. The Debtor has failed to commence plan payments as required by 11 U.S.C. § 1326(a)(1).

4. The Plan fails to comply with 11 U.S.C. § 1325(a)(6) because the Plan is not feasible. The Debtor has failed to fully fund the Plan and is \$1,381.00 delinquent in plan payments through May 2019. Plan payments continue to accrue at the rate of \$1,381.00 monthly thereafter. The failure by the Debtor to fund the Plan demonstrates that the Plan is not feasible and, therefore, cannot be confirmed.

5. The Plan fails to comply with 11 U.S.C. § 1325(a)(1). Section 3.1(a) of the Plan provides that the ongoing mortgage payments shall be paid beginning in July 2019 to Carrington

Mortgage Services (“Carrington”). However, the Trustee does not have enough funds on hand to make this disbursement to Carrington and the other creditors at confirmation due to the delay in commencement of plan payments.

6. The Debtor should timely remit all plan payments due under the Plan prior to the hearing or the case should be dismissed for failure to comply with the proposed Plan.

7. For the reasons set forth herein, the Trustee submits that Confirmation of the Plan should be denied and the case dismissed.

WHEREFORE, PREMISES CONSIDERED, the Trustee respectfully requests that upon notice and hearing that this Court enter its order sustaining the Objection. The Trustee prays for other such general and specific relief to which Trustee and this bankruptcy estate may be entitled.

Dated: May 28, 2019.

Respectfully submitted,

LOCKE D. BARKLEY
CHAPTER 13 TRUSTEE

BY: /s/ Melanie T. Vardaman
ATTORNEYS FOR TRUSTEE
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CERTIFICATE OF SERVICE

I, the undersigned attorney for the Trustee, do hereby certify that I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and I hereby certify that I either mailed by United States Postal Service, first class, postage prepaid, or electronically notified through the CM/ECF system, a copy of the above and foregoing to the Debtor, attorney for the Debtor, the United States Trustee, and other parties in interest, if any, as identified below.

Dated: May 28, 2019.

/s/ Melanie T. Vardaman

MELANIE T. VARDAMAN